

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jonathan W Fowler
Brittany E Fowler
Debtors

Case No. 24-02835-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Feb 20, 2025

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2025:

Recip ID	Recipient Name and Address
db/jdb	Jonathan W Fowler, Brittany E Fowler, 27 Pheasant Ridge Road, Hanover, PA 17331
5665734	+ Diverse Funding, 2351 N Forest Road, Getzville, NY 14068-9902
5665733	+ Diverse Funding, Attn: Bankruptcy, 2351 North Forest Road, Suite 110, Getzelle, NY 14068-9902

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Feb 20 2025 23:43:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 20 2025 18:46:29	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5665727	+ Email/PDF: AffirmBKNotifications@resurgent.com	Feb 20 2025 18:46:18	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5665728	+ Email/PDF: AffirmBKNotifications@resurgent.com	Feb 20 2025 18:46:30	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
5665729	+ EDI: CAPONEAUTO.COM	Feb 20 2025 23:43:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
5665729	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 20 2025 18:46:30	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
5665730	EDI: CAPONEAUTO.COM	Feb 20 2025 23:43:00	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
5665730	Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 20 2025 19:03:53	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
5666759	+ EDI: AISACG.COM	Feb 20 2025 23:43:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5666759	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 20 2025 19:03:54	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5665732	+ EDI: DISCOVER	Feb 20 2025 23:43:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
5665731	+ EDI: DISCOVER	Feb 20 2025 23:43:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5665733	^ MEBN	Feb 20 2025 18:42:17	Diverse Funding, Attn: Bankruptcy, 2351 North Forest Road, Suite 110, Getzelle, NY 14068-9902

5665734	^	MEBN	Feb 20 2025 18:42:16	Diverse Funding, 2351 N Forest Road, Getzville, NY 14068-9902
5665736	+	EDI: JPMORGANCHASE	Feb 20 2025 23:43:00	Jpmcb, Po Box 15369, Wilmington, DE 19850-5369
5665736	+	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 20 2025 19:04:23	Jpmcb, Po Box 15369, Wilmington, DE 19850-5369
5665735	+	EDI: JPMORGANCHASE	Feb 20 2025 23:43:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
5665735	+	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 20 2025 19:04:24	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
5665738	+	Email/Text: bankruptcydpt@mcmcg.com	Feb 20 2025 18:47:00	Midland Credit Mgmt, 320 East Big Beaver, Troy, MI 48083-1271
5665737	+	Email/Text: bankruptcydpt@mcmcg.com	Feb 20 2025 18:47:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
5665742	+	EDI: NFCU.COM	Feb 20 2025 23:44:00	Navy Fcu, Po Box 3700, Merrifield, VA 22119-3700
5665741	+	EDI: NFCU.COM	Feb 20 2025 23:44:00	Navy Fcu, One Security Place, Merrifield, VA 22119-0001
5665739	+	EDI: NFCU.COM	Feb 20 2025 23:44:00	Navy Fcu, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
5665743	+	EDI: NFCU.COM	Feb 20 2025 23:44:00	Navy Federal Credit Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
5665744	+	EDI: NFCU.COM	Feb 20 2025 23:44:00	Navy Federal Credit Union, Po Box 3700, Merrifield, VA 22119-3700
5665746		EDI: PRA.COM	Feb 20 2025 23:43:00	Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502
5665745		EDI: PRA.COM	Feb 20 2025 23:43:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
5666337		EDI: PENNDEPTREV	Feb 20 2025 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5666337		Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 20 2025 18:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5665748	^	MEBN	Feb 20 2025 18:42:19	Syncb/Old Navy, P.o. Box 8803, Wilmington, DE 19899-8803
5665747	+	EDI: SYNC	Feb 20 2025 23:43:00	Syncb/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5665747	+	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 20 2025 19:04:00	Syncb/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5665750	+	EDI: SYNC	Feb 20 2025 23:43:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5665750	+	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 20 2025 18:46:29	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5665751	+	EDI: SYNC	Feb 20 2025 23:43:00	Synchrony Bank/Lowes, Po Box 71727, Philadelphia, PA 19176-1727
5665751	+	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 20 2025 18:47:02	Synchrony Bank/Lowes, Po Box 71727, Philadelphia, PA 19176-1727
5665753		Email/Text: bk@villagecapital.com	Feb 20 2025 18:47:00	Village Capital & Investments, Llc, 2550 Paseo Verde Parkway, Henderson, NV 89074

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5665752	Email/Text: bk@villagecapital.com	Feb 20 2025 18:47:00	Village Capital & Investments, Llc, Attn: Bankruptcy, 2550 Paseo Verde Parkway, Suite 100, Henderson, NV 89074
5665754	+ Email/Text: support@ymalaw.com	Feb 20 2025 18:47:00	Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366
TOTAL: 39			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5665749		Synco/walmart
5665740	*+	Navy Fcu, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2025 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor Village Capital & Investment LLC blemon@kmlawgroup.com
Kara Katherine Gendron	karagendrontrustee@gmail.com PA89@ecfcbis.com,trusteenoticesbox@gmail.com
Paul H. Young	on behalf of Debtor 1 Jonathan W Fowler ykaecf@gmail.com lesliebrown.paralegal@gmail.com
Paul H. Young	on behalf of Debtor 2 Brittany E Fowler ykaecf@gmail.com lesliebrown.paralegal@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Jonathan W Fowler

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4907

EIN --

Debtor 2

Brittany E Fowler

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4589

EIN --

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:24-bk-02835-HWV

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jonathan W Fowler

Brittany E Fowler

2/20/25**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.